

**Texas Department** of Insurance

# **Small Business Crime Prevention Guide**





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Crime — burglary, robbery, and vandalism— can be particularly devastating to small businesses in terms of money, customers, and employee safety. Through crime prevention, business owners can protect their assets as well as their employees

### Laying a Foundation for Prevention

Business owners should take a hard look at their businesses in areas such as physical layout, number of employees, hiring practices, and overall security to determine vulnerability to various kinds of crime, from burglary to embezzlement. Once this step has been taken, crime prevention measures can then be implemented.

- Provide training for all employees—including cleaning staff—so they are familiar with security procedures and know expectations.
- Provide training for all employees on security procedures and performance expectations.
- Use good locks, safes, and alarm systems. Refer questions about the best products available to local law enforcement officials.
- Keep detailed, up-to-date records and store back-up copies off premises. If a business is ever victimized, the owner can assess losses more easily and provide useful information for law enforcement investigations.
- Establish and enforce clear policies about employee theft, employee substance abuse, crime reporting, opening and closing the business, and other security procedures.
- Mark equipment—registers, adding machines, calculators, computers, and typewriters—with an identification number (for example, tax identification or license number).
- Post the Operation Identification warning sticker in a storefront window. Keep a record of all identification numbers off premises along with other important records.
- Consider the cost of each security improvement made against the potential savings through loss reduction. Remember to assess the impact on employees and customers. Since crimes against businesses are usually crimes of opportunity, failure to take good security precautions invites crime into a business.

### **Burglary Prevention**

• Make sure all outside entrances and inside security doors have deadbolt locks. If padlocks are used, they should be made of steel and kept locked at all times. Remember to remove serial numbers from locks to prevent unauthorized keys from being made.

- All outside or security doors should be metal-lined and secured with metal security crossbars. Pin all exposed hinges to prevent removal.
- Windows should have secure locks and burglar-resistant glass. Consider installing metal grates on all windows except display windows.
- Remove all expensive items from window displays at night and make sure law enforcement officials can easily see into the business after closing.
- Light the inside and outside of the business, especially around doors, windows, skylights, or other entry points. Consider installing covers over exterior lights and power sources to deter tampering.
- Check the parking lot for good lighting and unobstructed views.
- Keep the cash register in plain view from the outside of the business, so law enforcement can monitor it al all times. Leave it open and empty after closing.

### **Robbery Prevention**

Robbery doesn't occur as often as other crimes against businesses, but the potential for loss can be much greater from a single incident. Also, robbery involves force or threat of force and can result in serious injury or death.

- Most experts agree that, upon being confronted by a robber, you should cooperate with them. Merchandise and cash can always be replaced—people can't!
- Employees should greet every person who enters the business in a friendly manner. Personal contact can discourage a would-be criminal.
- Keep windows clear of displays or signs and make sure the business is well lighted. Check the layout of the store to eliminate any blind spots that may hide a robbery in progress.
- Provide information about the security systems to employees only on a "need-to-know" basis.
- Instruct employees to report any suspicious activity or person immediately and write down the information for future reference.
- Keep only small amounts of cash in the register to reduce possible losses. Use a drop safe into which large bills and excess cash are dropped by employees and cannot

be retrieved by them. Post signs alerting would-be robbers of this procedure.

- Make bank deposits often and during business hours. Don't establish a pattern; take different routes at different times during the day. Ask local law enforcement to provide escort to the bank whenever possible.
- Ask local law enforcement what to do in the event of robbery. Make sure the address is visible so emergency vehicles can easily find the business.

#### Vandalism Prevention

Annual damage estimates due to vandalism are in the billions, and businesses pass the costs on to customers through higher prices. Most vandals are young people—from grade school children to teens to young adults.

- Clean up vandalism as soon as it happens—replace signs, repair equipment, paint over graffiti. Then, use landscape designs, building materials, lighting or fences to discourage vandals. Prickly shrubs, closely planted hedges and hard-to-mark surfaces have been effective in many circumstances.
- Work with law enforcement to set up a hotline to report vandalism. Remember, vandalism is a crime.
- Protect the business by installing and using good lighting and locking gates.
  Eliminate places where

someone might hide, such as trees, shrubbery, stairwells, and alleys. Host a community meet-

ing on vandalism to discuss its victims, costs, and solutions. Include young people in all vandalism prevention efforts.

# Learn more about the neighborhood by organizing a Business Watch

Modeled after the Neighborhood Watch concept, Business Watch seeks to reduce commercial crime and the fear of crime from both the customer's and the business owner's point of view. There are important concepts behind Business Watch that business owners can use to prevent crime.

- Get to know the people who operate the neighboring residents and businesses including schools, civic groups, libraries, and clubs. Making personal contact is the best way to get acquainted.
- Be alert and report suspicious behavior to law enforcement immediately, even if it means taking a chance on being wrong. A telephone tree is an effective means of sharing information with neighboring businesses. Should a problem develop, each business is responsible for calling one or two others on the tree.

- Secure the property. Ask local law enforcement officials to conduct a security survey of the business. Ask for advice on lights, alarms, locks, and other security measures.
- Engrave all valuable office equipment and tools with an identification number—a tax identification, license, or other unique number. Check with law enforcement officials for their recommendations.
- Aggressively advertise the Business Watch group. Post signs and stickers saying that the neighboring block of businesses is organized to prevent crime by watching out for and reporting suspicious activities to law enforcement.

# Looking for Community Partners for Business Watch?

Chambers of Commerce exist in thousands of communities. They can help start a Business Watch, offer crime prevention information to area businesses, or organize seminars on "hot" topics, such as bad checks or credit card fraud.

#### **Business Associations**

Merchants may join together to address a problem that directly affects their business operations. Increased partnerships between business groups, private security, and law enforcement can enhance efforts to protect commercial areas.

#### **Community Associations**

Business groups can find effective partners in community and neighborhood associations. Both groups have a strong stake in thriving residential and commercial areas. They are often well versed in strategies for securing physical improvements such as street lighting or road repairs.

Remember to practice safety. Don't learn it by accident.

This guide was published with information from the Los Angeles, California Police Department, the Baltimore County, Maryland Police Department, and the Texas Department of Insurance, Division of Workers' Compensation.





